

**Information to identify the case:**

Debtor 1	<b>Kenneth Eugene Beatty</b>	Social Security number or ITIN	<b>xxx-xx-6551</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Deborah S. Beatty</b>	Social Security number or ITIN	<b>xxx-xx-5280</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-10242-TPA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Eugene Beatty

Deborah S. Beatty  
fka Deborah Uhl7/16/20**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Kenneth Eugene Beatty  
Deborah S. Beatty  
DebtorsCase No. 15-10242-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam  
Form ID: 3180WPage 1 of 3  
Total Noticed: 84

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db/jdb  
cr +Kenneth Eugene Beatty, Deborah S. Beatty, 271 Sunville Road, Franklin, PA 16323-7343  
+Bayview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
Warrington, Pa 18976-3403  
cr +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
cr LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
cr +Office of Attorney General, Pennsylvania Department, Office of Attorney General,  
5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992  
cr +U.S. Bank Trust National Association, not in its i, Fay Servicing, LLC,  
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357  
14019634 +Associated Credit Services Inc, PO Box 5171, Westborough, MA 01581-5171  
14005543 +Associates Insurance Center, 4050 Regent Boulevard, Irving, TX 75063-2246  
14089544 Bayview Loan Servicing, LLC, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
14005546 +Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731  
14942640 +Citibank, N.A., as trustee for CMLTI Asset Trust, 3000 Kellway Dr. Ste 150,  
Carrollton, TX 75006-3357  
14005555 +Citifinancial Retail Services, 4323 Market St., Youngstown OH 44512-1509  
14005557 +Community Ambulance Service, 1010 Buffalo Street, Franklin, PA 16323-1208  
14005562 +EMPI, Inc., 301 E. ORANGETHORPE AVENUE, Anaheim, CA 92801-1032  
14005564 +First National Bank of PA, Attn: Christine A Lombardo, 4140 East State Street,  
Hermitage, PA 16148-3401  
14036588 First National Bank of Pennsylvania, Christine A. Lombardo, Bankruptcy/Forecl,  
Loan Adjustment Department, 4140 East State Street, Hermitage, PA 16148-3487  
14019635 +Franklin Animal Clinic, 1623 Pittsburgh Road, Franklin, PA 16323-2013  
14005566 +Franklin Physical Therapy, 631 12th Street, Franklin, PA 16323-1440  
14005568 +Heilig-Meyers Co., 12501 Patterson Avenue, Richmond, VA 23238-6414  
14005571 +John Deere Credit, 8402 Excelsior Drive, Madison, WI 53717-1909  
14871756 +LSF9 MASTER PARTICIPATION TRUST, CALIBER HOME LOANS, INC., 13801 WIRELESS WAY,  
OKLAHOMA CITY OK 73134-2500  
14005572 +Lehrian & Palo Oral Surgery, 100 State Street, Suite B102, Erie, PA 16507-1462  
14005574 Mason Easy Pay, Credit Manager, Chippewa Falls, WI 54729  
14005577 +National City Card, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
14005578 Nco Financial / 55, Po Box 13570, Philadelphia, PA 19101  
14005581 +Northwest Pathology, 100 Fairfield Drive, Seneca, PA 16346-2130  
14005583 +Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400,  
Erie, PA 16507-1423  
14029532 +Penelec, FirstEnergy Corp., 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-5688  
14005587 +Pinnacle Financial Group, Department 673, P.O. Box 4115, Concord, CA 94524-4115  
14005592 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap On Credit LLC, 950 Technology Way, Suite 301,  
Libertyville, IL 60048)  
14005593 +TMS Physical Therapy, 201B Erie Street, Grove City, PA 16127-1659  
15008655 +U.S. Bank Trust National Association, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150,  
Carrollton, TX 75006-3357  
14005595 +Unicredit America, Inc., 1571 West 38th Street, Erie, PA 16508-2348  
14005598 +Vantage Home Respiratory Services, 1305 South Main Street, Meadville, PA 16335-3036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:30 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr +EDI: AISACG.COM Jul 17 2020 07:58:00 Capital One Auto Finance c/o Ascension Capital Gro,  
c/o AIS Portfolio Services, LP, f/k/a AIS Data Services, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
cr E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2020 04:21:08  
Peritus Portfolio Services II, LLC assignee for NCE, P.O. Box 141419,  
Irving, TX 75014-1419  
14005541 +EDI: AAEO.COM Jul 17 2020 07:58:00 Aaron Sales & Lease,  
1015 Cobb Place Boulevard North West, Kennesaw, GA 30144-3672  
14051669 EDI: AIS.COM Jul 17 2020 07:58:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
14005544 +EDI: BANKAMER.COM Jul 17 2020 07:58:00 Bank Of America, Attn: Bankruptcy NC4-105-03-14,  
PO Box 26012, Greensboro, NC 27420-6012  
14005545 +E-mail/Text: camanagement@mtb.com Jul 17 2020 04:20:19 Bayview Loan Servicing,  
c/o M & T Bank, PO Box 840, Buffalo, NY 14240-0840  
14005554 EDI: LCITDAUTO Jul 17 2020 07:58:00 Chrysler Financial, 300 Oxford Drive Suite 310,  
Monroeville, PA 15146  
14005556 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 17 2020 04:20:12 Citizens Bank,  
Attn: Bankruptcy, 480 Jefferson Boulevard, Warwick, RI 02886  
14005547 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 04:26:21  
Cacv Of Colorado, LLC, Attn: Bankruptcy, 4340 South Monaco Street, Denver, CO 80237-3485  
14005548 +EDI: AISACG.COM Jul 17 2020 07:58:00 Capital One Auto Finance, c/o Ascension Capital,  
PO Box 201347, Arlington, TX 76006-1347

District/off: 0315-1

User: dkam  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 84

Date Rcvd: Jul 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14029128 +EDI: AISACG.COM Jul 17 2020 07:58:00 Capital One Auto Finance c/o AIS Portfolio Service, LP f/k/a AIS Data Services, d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

14005549 +EDI: AIS.COM Jul 17 2020 07:58:00 Capital One, N.a., C/O American Infosource, Po Box 54529, Oklahoma City, OK 73154-1529

14005550 +E-mail/Text: matthartweg@cbjcredit.com Jul 17 2020 04:21:05 Cbj Credit Recovery, 117 West 4th Street, Jamestown, NY 14701-5005

14005553 +EDI: NAVIENTFKASMSERV.COM Jul 17 2020 07:58:00 Chela, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500

14005558 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 17 2020 04:20:56 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

14005559 E-mail/PDF: DellBKNotifications@resurgent.com Jul 17 2020 04:26:39 Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577, Austin, TX 78708

14005560 EDI: DIRECTV.COM Jul 17 2020 07:58:00 Direct TV, PO Box 11732, Newark, NJ 07101-4732

14005561 +EDI: DISCOVER.COM Jul 17 2020 07:58:00 Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025

14005563 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 17 2020 04:20:45 First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

14005567 +EDI: GMACFS.COM Jul 17 2020 07:58:00 G M A C, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004

14005569 +EDI: HFC.COM Jul 17 2020 07:58:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253

14005570 +EDI: HFC.COM Jul 17 2020 07:58:00 Hsbc/Retail Services, Attn: Bankruptcy, Po Box 5263, Carol Stream, IL 60197-5263

14005551 EDI: JPMORGANCHASE Jul 17 2020 07:58:00 Chase, Attn: Bankruptcy Dept, Po Box 15145, Wilmington, DE 19850

14005552 EDI: JPMORGANCHASE Jul 17 2020 07:58:00 Chase Manhattan Bank, Attn: Bankruptcy, Po Box 15145, Wilmington, DE 19850

14005565 EDI: JPMORGANCHASE Jul 17 2020 07:58:00 First USA Bank Na, 3 Christina Centre, 201 North Walnut Street, Wilmington, DE 19801

14347355 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jul 17 2020 04:21:09 LSF9 Master Participation Trust, c/o Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500

14005573 E-mail/Text: camanagement@mtb.com Jul 17 2020 04:20:19 M & T Bank, Attn: Bankruptcy, 1100 Wehrle Drive 2nd Floor, Williamsville, NY 14221

14019636 +EDI: PARALONMEDCREDIT Jul 17 2020 07:58:00 Medicredit Inc, PO Box 1629, Maryland Heights, MO 63043-0629

14005575 +EDI: BLUESTEM Jul 17 2020 07:58:00 Metabank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

14005576 +EDI: AIS.COM Jul 17 2020 07:58:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

14005579 +E-mail/Text: eggssupportservices@alorica.com Jul 17 2020 04:20:51 NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

14005580 +EDI: WFNNB.COM Jul 17 2020 07:58:00 Newport News, Po Box 182686, Columbus, OH 43218-2686

14005582 +EDI: GMACFS.COM Jul 17 2020 07:58:00 Nuvell Credit Company, c/o Ally Servicing LLC, PO Box 130424, Saint Paul, MN 55113-0004

14051674 EDI: GMACFS.COM Jul 17 2020 07:58:00 Nuvell Credit Company, PO Box 130424, Roseville, MN 55113-0004

14005585 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:30 PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

14381449 E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2020 04:21:08 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419

14005588 EDI: PRA.COM Jul 17 2020 07:58:00 Portfolio Recovery Associates LLC, PO Box 41067, Norfolk, VA 23541

14005586 +E-mail/Text: blegal@phfa.org Jul 17 2020 04:20:44 Pa Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

14021773 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:20:30 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

14106387 E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2020 04:21:08 Peritus Portfolio Services II, LLC, Assignee for NCEP, LLC, P.O. BOX 141419, IRVING, TX 75014-1419

14005589 +E-mail/Text: bankruptcynotices@pch.com Jul 17 2020 04:20:19 Publishers Clearing House, 382 Channel Drive, Port Washington NY 11050-2219

14005590 +EDI: DRIV.COM Jul 17 2020 07:58:00 Santander Consumer USA, 8585 North Stemmons Freeway, Dallas, TX 75247-3836

14013855 EDI: DRIV.COM Jul 17 2020 07:58:00 Santander Consumer USA Inc., P O Box 560284, Dallas Tx 75356-0284

14005591 +EDI: SEARS.COM Jul 17 2020 07:58:00 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189

14005594 +E-mail/Text: bankruptcydepartment@tsico.com Jul 17 2020 04:21:00 Transworld Systems, Inc., 9525 Sweet Valley Drive, Cleveland, OH 44125-4237

14005597 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 17 2020 04:21:00 UPMC - Northwest, 100 Fairfield Drive, Seneca, PA 16346-2130

14019637 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 17 2020 04:21:00 UPMC Northwest, 2 Hot Metal Street, Quantum One Building, 3rd Floor, Pittsburgh, PA 15203-2348

14005596 +E-mail/Text: EBankruptcy@UCFS.NET Jul 17 2020 04:21:11 United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194

District/off: 0315-1

User: dkam  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 84

Date Rcvd: Jul 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14005599 +EDI: VERIZONCOMB.COM Jul 17 2020 07:58:00 Verizon, Bankruptcy Dept,  
500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225

TOTAL: 50

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Capital One Auto Finance  
cr U.S. Bank Trust National Association Et al.  
cr U.S. Bank Trust National Association, not in its i  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* +Citibank, N.A., as trustee for CMLTI Asset Trust, 3000 Kellway Dr. Ste 150,  
Carrollton, TX 75006-3357  
cr\* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419  
14089545\* Bayview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
14005542 ##Accounts Receivable Management, Inc., P.O. Box 129, Thorofare, NJ 08086-0129  
14005584 ##+Pa Collection Service, 63 Valley View Drive, Washington, PA 15301-2409

TOTALS: 3, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 16, 2020 at the address(es) listed below:

Anthony T. Kovalchick on behalf of Creditor Office of Attorney General, Pennsylvania  
Department of Revenue akovalchick@attorneygeneral.gov  
Daniel P. Foster on behalf of Joint Debtor Deborah S. Beatty dan@mrdebtbuster.com,  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com/fosterlaw@ecf.inforuptcy  
.com  
Daniel P. Foster on behalf of Debtor Kenneth Eugene Beatty dan@mrdebtbuster.com,  
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com/fosterlaw@ecf.inforuptcy  
.com  
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, not in its  
individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C  
bkgroup@kmlawgroup.com  
Jennifer B. Hirneisen on behalf of Creditor First National Bank of Pennsylvania  
jhirneisen@mijb.com, sburick@mijb.com  
Joseph A. Dessoye on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
Kevin M BATTERY on behalf of Creditor LSF9 Master Participation Trust kbattery@rascrane.com  
Laurence A. Mester on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com,  
jschwartz@mesterschwartz.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Thomas Song on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
William E. Miller on behalf of Creditor Bayview Loan Servicing, LLC  
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 12